

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Dwayne Kinder
Debtor

Case No. 16-01342-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1

User: TWilson
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: Apr 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 19, 2019.

db
4800078 +Dwayne Kinder, 67 Pine Trail, Delta, PA 17314-8738
+Aberdeen Proving Ground Federal Credit Union, c/o Jay C. Scheinfeld, Esquire,
222S. Manoa Road - 1st Floor, Havertown, PA 19083-3300
4770178 +Alan Smith, 8565 East Township Road, #8, Republic, OH 44867-9696
4771055 +Credit Acceptance, 25505 West Twelve Mile Rd, Suite 3000, Southfield MI 48034-8331
4770182 +Credit Acceptance, P.O. Box 513, Southfield, MI 48037-0513
4781676 +Harley-Davidson Credit Corp., P.O. Box 9013, Addison, Texas 75001-9013
4770186 Kay Jewelers, P.O. Box 3680, Akron, OH 44309-3680
4812201 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
(address filed with court: Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9741)
4770189 Nationstar Mortgage, P.O. Box 619063, Dallas, TX 75261-9063
4770190 +Stephanie Kinder, 679 Custis Street, Aberdeen, MD 21001-3007
4789097 Stephen M Vidmosko, c/o Jeffrey C Clark Esquire, Wix Wenger & Weidner, PO Box 845,
Harrisburg, PA 17108-0845
4770191 +Stephen M. Vidmosko, 618 Walker Street, Aberdeen, MD 21001-3518

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4770179 +E-mail/Text: bankruptcygroup@apgfcu.com Apr 17 2019 19:06:45 APG FCU, 1321 Pulaski Hwy,
Edgewood, MD 21040-1502
4770177 +E-mail/Text: bankruptcygroup@apgfcu.com Apr 17 2019 19:06:46 Aberdeen Proving Ground FCU,
P.O. Box 1176, Aberdeen, MD 21001-6176
4770180 EDI: CAPITALONE.COM Apr 17 2019 23:08:00 Capital One Bank USA, 15000 Capital One Drive,
Richmond, VA 23238
4792195 EDI: CAPITALONE.COM Apr 17 2019 23:08:00 Capital One Bank (USA), N.A., PO Box 71083,
Charlotte, NC 28272-1083
4770181 +EDI: CHASE.COM Apr 17 2019 23:08:00 Chase Card, P.O. Box 15298,
Wilmington, DE 19850-5298
4770183 +E-mail/Text: bankruptcy.notices@hdfsi.com Apr 17 2019 19:07:16 ESB/Harley Davidson,
P.O. Box 21829, Carson City, NV 89721-1829
4770185 +E-mail/Text: BKRMailOPS@weltman.com Apr 17 2019 19:06:58 Kay Jewelers, 375 Ghent Road,
Akron, OH 44333-4600
4770187 +EDI: RESURGENT.COM Apr 17 2019 23:08:00 LVNV Funding, P.O. Box 10497,
Greenville, SC 29603-0497
4809846 EDI: RESURGENT.COM Apr 17 2019 23:08:00 LVNV Funding, LLC its successors and assigns as,
assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587
4808061 EDI: MERRICKBANK.COM Apr 17 2019 23:08:00 MERRICK BANK, Resurgent Capital Services,
PO Box 10368, Greenville, SC 29603-0368
4770188 +EDI: MERRICKBANK.COM Apr 17 2019 23:08:00 Merrick Bank, P.O. Box 9201,
Old Bethpage, NY 11804-9001
4772757 EDI: Q3G.COM Apr 17 2019 23:08:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,
PO Box 788, Kirkland, WA 98083-0788

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4770184 ##+Jay C. Scheinfeld, Esquire, 8234 West Chester Pike, Upper Darby, PA 19082-2723

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 17, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmlawgroup.com
Jeffrey C Clark on behalf of Plaintiff Stephanie M. Kinder jclark@wwwpalaw.com,
dwilliamson@wwwpalaw.com
Jeffrey C Clark on behalf of Creditor Stephen M Vidmosko jclark@wwwpalaw.com,
dwilliamson@wwwpalaw.com
Jeffrey C Clark on behalf of Interested Party Stephanie M. Kinder jclark@wwwpalaw.com,
dwilliamson@wwwpalaw.com
Joshua I Goldman on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
Steven M. Carr on behalf of Debtor 1 Dwayne Kinder stevecarr8@comcast.net,
njdodson@comcast.net
Thomas I Puleo on behalf of Creditor Nationstar Mortgage LLC tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee ustpregion03.ha.ecf@usdoj.gov

TOTAL: 10

Information to identify the case:

Debtor 1 Dwayne Kinder
First Name Middle Name Last Name

Debtor 2
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **1:16-bk-01342-HWV**

Social Security number or ITIN **xxx-xx-4483**

EIN ____-____-____

Social Security number or ITIN ____-____-____

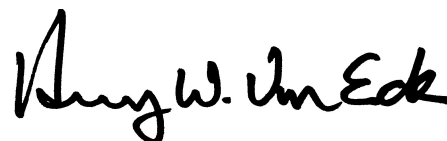
EIN ____-____-____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Dwayne Kinder

4/17/19By the
court:Honorable Henry W. Van Eck
United States Bankruptcy Judge

By: TWilson, Deputy Clerk

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.